DOCUMENT RESUME

ED 312 604 CG 022 107

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TITLE Marriage and Retirement: Advice to Couples in Popular Literature.
SPONS AGENCY National Inst. on Aging (DHHS/NIH), Bethesda, MD.; Veterans Administration, Washington, D.C.
PUB DATE Nov 87
GRANT 1-R01-AG0561
NOTE 20p.; Paper presented at the Annual Meeting of the National Council on Family Relations (49th, Atlanta, GA, November 14-19, 1987).
PUB TYPE Information Analyses (070) -- Speeches/Conference Papers (150)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Adjustment (to Environment); Emotional Adjustment; Interpersonal Relationship; Marriage; Periodicals; Public Opinion; *Reading Materials; *Retirement; Self Actualization; *Spouses; *Stress Variables; *Well Being

ABSTRACT

Though academic research has shown retirement to be viewed by retirees as a satisfying time in life, popular opinion holds that retirement is a difficult adjustment for a couple. This study was undertaken to find out more about one source of popular opinion, the popular press. All popular books and magazine articles on the topic of marriage and retirement published between 1960 and 1985 were surveyed. Thirty articles were located through key words for couples, marriage, and retirement in the "Guide to Periodical Literature." It was found that these sources emphasized heavily the potential stressfulness of retirement, and in turn offered advice about togetherness and autonomy, communication, sexual intimacy, boredom, and the onset of late life. Over time, advice to wives shifted away from an emphasis on nurturing their husbands and toward encouraging wives to take responsibility for their own well-being. With few exceptions, the subject of retirement in the popular press meant the husband's retirement. A review of the research literature revealed that it, too, had confined itself to the marital impact of the husband's retirement. Clinicians should be aware of the popular emphasis on the stressfulness of retirement and of the possibility that popular stereotypes about marital strain can become a self-fulfilling prophecy. (Author/NB)

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MARRIAGE AND RETIREMENT: ADVICE TO COUPLES IN POPULAR LITERATURE

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CG 022107

Paper presented at the annual meeting of the National Council on Family Relations, Atlanta, November 1987. Research was supported in part by the Medical Research Service of the Veterans Administration and by a grant from the National Institute on Aging (1 R01 AG05661).

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ABSTRACT

Though academic research shows that retirement is viewed by retirees as a satisfying time in life, popular opinion holds that retirement is a difficult adjustment for a couple. To find out more about one source of popular opinion, the popular press, we have conducted a survey of all popular books and magazine articles on the topic of marriage and retirement published between 1960 and 1985. These sources emphasize heavily the potential stressfulness of retirement, and in turn offer advice about togetherness and autonomy, communication, sexual intimacy, boredom, and the onset of late life. Over time, advice to wives has shifted away from an emphasis on nurturing their husbands, and toward encouraging wives to take responsibility for their own well-being.

How does retirement affect a marriage? Though retirement is viewed by most retirees as a satisfying time of life, people can easily produce anecdotes about friends or family members who have had a difficult time adjusting to their retirement or that of a spouse. Nearly all of this lore concerns a couple's coping with the husband's retirement. Common beliefs are that the end of a career and the beginning of retirement is a traumatic time for a man, and that the full-time presence of the husband in the household is an equally traumatic experience for his wife.

As researchers at the V.A. Normative Aging Study (Ekerdt, 1987) conducting studies of recently retired couples and working couples who are approaching retirement, we have wondered why there are so many negative stories about marriage in retirement when both our work-in-progress and other research indicates that most couples report being satisfied and that retirement does not cause a crisis within the marriage. Why does popular opinion hold that retirement is a difficult time for a couple?

The popular press is one source of information about retirement. In the last 25 years there has been a proliferation of material on retirement in trade books, magazines, and newspapers. Opinions are formed and perceptions are influenced by what people read in this literature. Because there have been few authoritative academic studies of marriage in retirement, and because the research which has been done has not been widely publicized, the popular press becomes a chief source of information for many people.

This paper reports the results of a survey of popular literature and the type of information and advice it gives concerning the marital relationship in retirement. Most of the popular retirement literature

deals with issues of financial planning, Social Security, and Medicaid, and only a relatively small percentage deals with the effects of retirement on the quality of marriage. Although small, this body of literature is a source of advice for many couples who turn to published information on what to expect and how to deal with life in retirement. More important, it also offers a good reflection of societal norms regarding post-retirement marriage relationships. For clinicians and professionals in the field of aging, it is important to appreciate the sources of preconceptions which clients may have about the retirement experience.

We surveyed all available popular books and periodical articles on retirement and marriage written between 1960 and 1985. Approximately 30 articles were located through the Guide to Periodical Literature key words for couples, marriage, and retirement. These books and periodicals were authored by freelance and other authors reporting the opinions of couples they had interviewed, by retirees reflecting on their own experience, and by professionals distilling clinical knowledge and advice for a lay audience. As we surveyed the literature, three questions were asked: (1) What are the issues and concerns about the effects of retirement on the marriage relationship? (2) What advice is given to couples about their relationship at the time of retirement? (3) Has the nature of this discussion and the kind of advice given changed during the period between 1960 and 1985? Prior to discussing the content of the popular literature, we will briefly review findings on retirement and marital quality from published academic research.

CONCLUSIONS IN THE RESEARCH LITERATURE

There have been about 15 published research reports on the topic of marriage and retirement. Findings from these studies are difficult to cumulate due to the use of different kinds of samples, methods, and subject matter. Studies have characteristically been conducted on small samples, as often as not on only one partner, and in all but one study it has been the husband's retirement to which couples are adapting. The focus of these studies varies from task sharing in the household, to marital quality in the wake of retirement, to retirement satisfaction and attitudes.

The premise underlying the earliest (Lipman, 1961) and most subsequent studies is that retirement may cause marital strain as spouses realign their roles. However, the research literature as a whole does not leave the impression that retirement often prompts dramatic change in a relationship. Findings about household tasks have shown that retired husbands generally increase their share of activities, but couples still tend to maintain a traditional division of responsibility (Ballweg, 1967; Brubaker and Hennon, 1982; Keith, Dobson, Goudy, and Powers, 1981; Szinovacz, 1980). On the topic of marital satisfaction, responses of husbands and wives do not often reveal decreased satisfaction following retirement (Ballweg, 1967; Dressler, 1973; Keating and Cole, 1980; Lipman, 1961; Szinovacz, 1980). Some small-sample studies have found substantial proportions of wives who regret their husbands' retirement (Fengler, 1975; Heyman and Jeffers, 1968), but no consensus estimate has emerged about the prevalence of marital discord in retirement--a number that the literature suggests would be small in any case.

The factors shown to bear on better conjugal satisfaction in retirement are those already well known to predict the retirement adaptation of individuals--sufficient health and income, and a supportive social network. Some small-scale studies (Dorfman and Hill, 1986; Hill and Dorfman, 1982; Keating and Cole, 1980) have qualitatively described the advantages and difficulties that retirement couples have encountered, and the adaptations they try to make. For example, women who take more responsibility for their husbands and who spend less time pursuing their own interests and relationships seem to be more satisfied with retirement, probably because they feel needed by their spouses (Keating and Cole, 1980). In all, the amount and quality of research conducted to date are not really sufficient to describe adequately the process of couples' transition, response, and adaptation to retirement. Current findings nevertheless converge on the conclusion that retirement generally entails continuity and gratification.

POPULAR LITERATURE: RETIREMENT AS A TIME OF STRESS

In the popular literature nearly all of the sources that we encountered emphasized not the possible gratifications of retirement, but rather its potential stressfulness. In all fairness, it is well to remember that advice books and columns tend to focus on the problems of daily life, the things that can go wrong, and the potential risks of certain actions. The genre abounds with warnings and vivid examples of situations to recognize and avoid. These problems and difficulties, sometimes overdrawn, become the occasions for authors' advice.

As painted in the popular literature, retirement does bring dramatic

changes as the man ends his working life and turns to other pursuits. He has spent most of his adult life dedicating himself to a career which has provided him with an identity as well as security. Popularly this change is described as a demotion, a time of confusing reorientation, when a man loses the status and identity afforded him by his career (Butcher, 1978). Yet his wife, too, must deal with a significant change in her life. Many wives feel that the husband's full time presence is an intrusion: "It's like having your husband crawl into bed after you have long since gotten comfortably settled down. All at once there is a pushing and tugging at the blankets, such turnings and poundings on the pillow, that you can never get back into the original position that felt so good" (Willing, 1981, p. 91). At the very least, the husband's retirement is viewed as a time of major adjustment, one in which the relationship will change and arrive at a new point of stabilization. Once the relationship has stabilized, retirement may be a time of great marital satisfaction. Even the most unhappy marriages can be improved, write these authors, and their work is filled with advice about how to do so.

ADVICE TO COUPLES

Popular advice given to couples about their relationship falls into several categories: the couple's need to work out a successful compromise between togetherness and autonomy; the importance of open and honest communication for a satisfactory relationship; sexual intimacy between older spouses; the need to deal with a fear of inactivity and resulting depression; and retirement as a prelude to late life and death. Some of this message would be appropriate advice to couples at any age, but the

topics of togetherness, inactivity, and late life are quite specific to retirement.

Togetherness and Autonomy

One major task of the newly retired couple is working out a satisfactory compromise between togetherness and autonomy. "We are better companions if part of our life is directed toward the fulfillment of our own uniqueness" (Staley and Singleton, 1976, p. 126). During the early years of retirement, the couple is caught in a struggle over these issues, and in most cases conflict gives way to a new balance between dependency and autonomy (Willing, 1981, p. 155). Too much togetherness can be stifling, but too much autonomy can also lead to a breakdown in the relationship. Couples are advised to retain separate interests, which will contribute to the mutuality of the relationship (Finklehor, 1978, p. 77). Several authors suggest that each partner make a list of interests and then compare the two lists. They are then encouraged to assess areas of mutuality and pursue both individual and mutual interests.

Communication

Closely related to issues of mutuality and autonomy is communication. Popular advice to retirement-age couples stresses the importance of communication in achieving compatibility. A key to a warm relationship, according to many of these authors, is openness and honesty with one another. Careful planning and full discussion of what each partner expects and wants is suggested. "This is the crummiest, most unfair time to become expert in stoical endurance. In self-pitying sufferance. Or in

bitchy bickering.... Why not simply write out a mutual moratorium on all picky, petty, pouty fiddle-faddle. Then everyone can relax" (Ott, 1971, p. 101). Other authors advise couples to avoid being overly demanding of one another: "No matter how bruised or battered a marriage has become, it can be repaired and refurbished, repainted and polished and oiled until it runs like new with this three-word formula--SAY SOMETHING NICE" (Legler, 1967, p. 287).

The authors discussing communication in books written before the mid-1970s endorse frankness and openness as a way of achieving satisfactory communication, but they do not suggest looking at underlying emotional issues at the root of a communication problem. For the most part, their advice is to forgive and forget and then to establish improved patterns of communication.

Authors after the mid-'70s no longer advise couples to "say something nice;" rather they do suggest that emotional issues may be at the root of ineffective communication. One such author, Hyman Weitzman (1978), wrote that retirement may bring a lot of tension and anger, and then observes that when anger is not dealt with by both spouses, it can lead to withdrawal from mutual activities. "Rejection", he writes, "is a form of aggression as are dominance and manipulation, all of which can be avoided with direct communication." Dorothy Finkelhor (1978) advises that each partner needs to become aware of his or her own positive and negative feelings, and to accept both. Knowing and liking oneself is an important step in reaching emotional maturity, which is necessary for good communication. Only mature partners can pool their personal resources to strengthen their relationship.

Sexual Intimacy

Sexual intimacy was not widely discussed in any of the popular literature. Only after the mid-'70s did sexuality emerge as an important aspect of the marital relationship between retired spouses. Previously, few authors refered to sex, and little advice was given. In an advice column for Retirement Living, Thomas Collins (1973) answered a husband who felt his wife wanted to retire from sex at 65 by saying: "You're not bragging are you? Some wives put sex on the shelf by age 35 or in their 40's. While nobody knows for sure what goes on in bedrooms, it would seem not unnatural for a wife to choose knitting at 65" (p. 9).

Later authors hold a different view, and they recognize the desirability of retired couples maintaining an active sexual relationship. Unlike Collins' opinion cited above, these authors declare that there is no reason why sexual activity cannot be maintained until very old age. In fact, they acknowledge the need for "cuddling" and touching to be important at any age. They view sex for the young alone as simply another myth to be dispelled by trying: "To preserve such treasures of life ... requires imagination, inventivenness, variety and appreciation.... Now is the time for husband and wife to quit being coy or inhibited and to talk about, read about, discuss openly, and experiment with sex" (Staley and Singleton, 1976, p. 144). According to recent popular literature, retirement can be a time for couples to derive great pleasure in their sexual relationship, as they let it enhance the quality of their emotional life together.

Inactivity and Depression

A fear of inactivity with its resulting depression in retirement appears in the popular literature as an issue which must be dealt with by the husband, and one of which the wife should also be aware. "At some level of awareness, the new retiree realizes that a source of his vitality has been cut off and that he must exert himself to avoid falling into a deadly lassitude.... Most men laugh at the idea and speak of being 'busier than ever'. And most men are very concerned with the level of the busy-ness, go to extraordinary lengths to make busy work for themselves, and thus reveal a great anxiety about it." (Willing, 1981, p. 112)

Certainly, a sudden release from a structured day can be bewildering. "Removing [the time structure] can be somewhat like sneaking the foundation out from under the house. But it doesn't need to be. It can also be a setting of a new foundation for a fuller, freer life than we have ever known" (Hershey and Hershey, 1969, p. 24). In retirement, there is now time for exploring and expanding one's interests. Unlike life before, there need be no 9-to-5 schedule. The individual's agenda is now his to set and his to follow. An individual who has invested his energies exclusively in his work suddenly must find new ways to occupy himself, becoming inner- rather than outer-directed.

In the transition period, several authors suggest that the wife should help her husband to develop new interests which take the place of work. Wives are advised to help their husbands find activities that will keep them busy and prevent them from becoming bored and depressed (Collins, 1970; Lord, 1970; Ware, 1969).

Prelude to Late Life

Retirement as prelude to late life and death is discussed directly by a few authors and indirectly by many. Only one author links retirement and death: Lee Butcher (1978), quotes an American Medical Association opinion linking the "cessation of work and earning power ... caused by compulsory retirement" to "physical and emotional deterioration and premature death" (p. 69). Here, the message emerges that this is a good time to get all of one's affairs in order. "Retirement is a dramatic milestone in your life and will probably be your last one. It is the occasion to act on certain death-connected decisions" (Collins, 1970, p. 76). The author suggests that the husband write a will, decide where he wants to be buried, and make funeral arrangements at a well-established funeral home. Collins also alludes to the inevitable losses associated with old age. He suggests to wives that they help their husbands make younger friends and thus avoid the loneliness and despair of isolation. Another writer, George Ware (1960), suggests that chief among a wife's concerns should be to keep her husband healthy and alive. Without him, she would lose companionship as well as social status.

Only one author, Dorothy Finkelhor (1978), deals with the fear of death as a common retirement issue. Finkelhor maintains that an acceptance of the inevitability of death is an emotionally mature retirement attitude, and one that can help each individual acknowledge the value of time. She advises that release from the fear of death, may be achieved either through an individual's religious beliefs or from reading recent scientific discussions about near-death experiences of patients who have been revived

after being "clinically dead."

THE CHANGING NATURE OF ADVICE

We have already been suggesting that there has been a change in the way authors have written about retirement issues before and after the mid-1970s. Popular literature written before then about the effects of retirement on marriage suggests that, for couples, retirement is the man's concern alone and his to plan. Of course, his plan should be communicated to his wife, in detail, and "blessed" by her, but retirement is basically his crisis. "Though her life will be changed, it will not be as changed as his. He will need understanding and sympathy because his whole way of life has changed" (Buckley, 1974, p. 13). Among early authors, Thomas Collins (1970) strongly advises husbands to inform their wives about the details of his retirement plans as a way of educating them and including them in the process. Collins suggests that a husband take his wife to the Social Security office to have her checks made out in her own name, even though "she is probably going to endorse them and turn them over to you anyway" (p. 75).

Authors writing after the mid-'70s tended to treat retirement (albeit husband's retirement) differently--as a major adjustment for wives as well as husbands. A husband's reactions to retirement raises important issues for his wife, who has her own personal feelings to contend with. Consistent with the sensibilities of the emerging women's movement, more recent authors treat wives as autonomous human beings. While they are deeply affected by their husbands' retirement, they must take responsibility for their own adjustment and for getting what they need out

of the retirement relationship. Wives, too, must express themselves. In their book, Coping with Your Husband's Retirement (1986), Roslyn Friedman and Annette Nussbaum described many different retirement situations, based on interviews with 75 wives. Central to all of their advice is the need for each individual to take responsibility for her personal happiness.

CONCLUSIONS

Our survey of popular books and articles on the subject of marriage and retirement revealed that retirement--with few exceptions--means husband's retirement. The research literature, too, has confined itself to the marital impact of husband's retirement. However, as more and more women retire from the labor force, research and lore about women's retirement will undoubtedly increase. As for the present, academic research has found retirement to be an adjustment for couples, but not often a crisis. By contrast, the advice given to couples in the popular literature presumes marital stress at the time of retirement. Advice centers around issues of togetherness and autonomy, communication, sexual intimacy, inactivity and boredom, and the onset of late life. This advice seems worthwhile, though research has not established the prevalence of retirement-related problems with these issues. Finally, popular advice has changed over the last 25 years, from viewing wives as nurturers of their husband's adaptation to seeing them as responsible for their own well-being through this challenge to the relationship.

Material on marriage and retirement in the popular press emphasizes that the quality of the relationship represents an important factor in the quality of retirement. A good marriage contributes to a good retirement.

Weighing this opinion in light of our own ongoing study of retired couples, we would agree. After nearly 150 interviews at the Normative Aging Study with retired husbands and their wives, we have not yet encountered a couple for whom retirement has provoked serious problems in their marriage that were not there before. At the same time, there are couples with longstanding issues in their relationship which prevent them from experiencing retirement as a satisfying time in their lives, and who would benefit from the kind of advice given in popular sources.

In gathering the data for our study of working couples preparing for retirement, we frequently hear concerns about impending retirement that are similar to the kinds of issues raised in the popular press. Both men and women worry about the same things: their financial future, whether they will both be healthy, whether the husband will have enough to do, and whether he will be "underfoot" if he is home all day. A few near-retirees have indicated concerns about growing old and dying. One man, for example, stated that "the end of the tunnel was getting closer" and that frightened him, but he said that he tried not to dwell on it. Among our participants apprehensions about retirement seem to diminish as retirement comes closer, and people who are very near retirement see more advantages than disadvantages. The issues raised in the popular press may be more pertinent when counseling couples who are approaching retirement, rather than those who have recently retired, although retired couples experiencing difficulties often share the same concerns.

It is difficult to say whether images of retirement that are raised in the popular press create or mirror couples' perceptions about this transition. To the extent that they are overdrawn, they reinforce a view

of retirement as stressful to a relationship. Clinicians should be aware of this popular emphasis on the stressfulness of retirement, and also be aware of the possibility that popular stereotypes about marital strain can become a self-fulfilling prophecy, tainting a time of life that many couples have looked forward to.

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